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RADER, FISHMAN & GRAUER PLLC			DASS, HARISH T	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/982,644	Applicant(s) TAKATSU, YUICHI
	Examiner Harish T. Dass	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(o).

Status

- 1) Responsive to communication(s) filed on 19 November 2007.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-35 is/are pending in the application.
 4a) Of the above claim(s) 8-35 is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-7 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No.(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

1. This communication is in response to applicant's communication filed on 11/19/2007.

2. *Status of Claims:*

Claims 8-35 are withdrawn.

Claims 1-7 are pending.

Specification

3. The disclosure remains objected to under 37 CFR 1.71, as being so incomprehensible as to preclude a reasonable search of the prior art by the examiner. For example, the following items are not understood: Entire specification is not clearly written because it is translation of foreign application where the translated materials does not enables the Examiner to understand the scope of invention and claims steps clearly.

In order to speed the prosecution of the application, applicant is required to submit an amendment/claims which clarifies the scope of the disclosure so that the examiner should be able to understand the scope of the invention (settlement apparatus) without any effort clearly. The latest amendment is copy of verbiage from the specification which is not clear in first place (see previous office action objection of disclosure). Applicant should provide paragraph numbers/page numbers that supports the claimed language. The examiner rejection is based on his best and broadest interpretation of the claimed limitations. Applicant is welcome for interview to explain his invention clearly.

Applicant should be careful not to introduce any new matter into the disclosure (i.e., matter which is not supported by the disclosure as originally filed).

The Examiner has attempted to understand the specification and has provided the following rejection with best of his understanding of the invention.

Claim Objections

4. Claim 3 objected to because of the following informalities: "3-mail address", this may be a typo error for e-mail. Otherwise "3-mail" will be a new matter". Appropriate correction is required.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-7 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Particularly;

Claim 1 – "so as to associate with each other", "supplies said generated validation data to" and "when receiving said validation data from one of said terminals, changes or deletes said invalidation data, allowing said points specified by said second point data associated with said invalidation data, to be used by said second user."

Claim 2 "in association with each other."

Applicant is encouraged to properly draw/write claims which should be comprehensible, at least to the examiner, and easy to understand without any missing step which may cause misinterpretation of the claimed limitations and the scope of claims; and provide paragraph numbers/page numbers that supports the claimed limitations.

Separating the claimed limitations, and clear punctuation will be appreciated.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Postrel (US 20070130011) in view of O'Leary et al. (hereinafter O'Leary - US 6,609,113).

Re. Claim 1, Postrel discloses memory for storing (server inherent memory) first point data representing points given to a first user; a processor, wherein said processor; obtains, from any of said terminals, transferor specification data that specifies a first user, transferee specification data that specifies a second user, and transfer amount data representing points to be transferred to said second user from said first user [read entire document particularly - Abstract; paragraphs 02, 04, 12, 16, 27-33, 55;

claim 1 - see (holding, increasing or decreasing a user's earned rewards and transfer points)];

updates [paragraph 37] said first point data of said first user specified by said obtained transferor specification data, in such a way that first points specified by said first point data are reduced by points designated (dredit/debit of accounts) by said obtained transfer amount data [02, 04, 12, 16, 27-33, 55; claim 1 – see credit and debit]; generates validation data for validating the points specified by the second point data associated with said invalidation data; supply said generated validation data to a supply source terminal of said transferor specification data; and When receiving said validation data from one of said terminals, change or deletes said invalidation data, allowing said points by said second points associated with said invalidation data and stores second point data [02, 04, 12, 16, 27-43, 55; claim 1 – see credit and debit; authorization].

Postrel does not explicitly disclose generates second point data representing an amount points given to said second user, designated by said transfer amount; generates invalidation data for prohibiting said second user, the usage of the points specified second point data; invalidation data onto said memory; However, in banking transferring funds from one account to other is will-known where the system during transferring fund marks the transfer amount an on hold until it the settlement of account (3 to week), credits one account and debits the other and the transferred fund can not use the fund for that period of time. **For example**, a employee deposits its payment check, the depositor bank receipt generally reads "available fund" and balance, where the difference is the amount of deposit check [in response to applicant's argument that

office notice, applicant has not presented any evidence that this check deposit process (check clearing) and the example are not true. This example is known to every checking account holders/saving account holders in USA including to the Examiner - see KSR]. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Postrel and include above steps to avoid double usage and fraud.

Further, O'Leary discloses generates second point data representing an amount points given to said second user, designated by said transfer amount; generates invalidation data for prohibiting said second user, the usage of the points specified second point data; invalidation data onto said memory [see entire document particularly, Figures 9-10; col. 1 lines 5-61; col. 3 lines 38-56; col. 5 line 40 to col. 6 line 60, col. 14, col. 17 line 64 to col. 18 line 20]. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Postrel and include transferring funds, electronic fund transfer and features disclosed by O'Leary to enable users to shop online using their personal computer, PDA (personal digital assistance) by charging the shopping amount (money) to their credit card or debit card accounts.

Re. Claims 2-7, Postrel discloses wherein said processor generates an inquiry data and stores, in association with each other, said inquiry data said second point data, said invalidation data, said first user, and said second user, onto said memory; and when said inquiry data is supplied to said process, supplies at least one of said second point

data, said invalidation data, said data representing said first user and said data representing said second data, associated with said inquiry data, to the supply source of the corresponding inquiry data;

wherein when said inquiry data and cancellation data representing the cancellation of the transfer of points shown by said second point data are supplied to said processor, said processor changes or deletes said invalidation data associated with said inquiry data in response to said cancellation data, and updates said first point data in such a way that the points given to the first user specified by said transferor specification data are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points; wherein said transferee specification data represents an e-mail address for said second user; wherein said memory stores said second point data to be associated with second identification data that identifies said second user, said transfer notification data includes said second identification data, said processor prohibiting said second user the usage of the second point data associated with said second identification data regardless of whether or not said validation data is supplied to said processor until said processor is supplied with said second identification data; and wherein when said second identification data and transferee cancellation data representing the cancellation of reception of points shown by said second point data are supplied to said processor, said processor changes or deletes said invalidation data in response to the corresponding transferee cancellation data and updates said first point data in such a way that the points given to the first user specified by said transferor specification data

are increased within the range of the amount corresponding to the points shown by said second point data, whereby canceling the transfer of the corresponding points; wherein said processor generates data representing a web page for allowing said second user to confirm the transfers of the points, and outputs said data representing the corresponding web page to any one of said terminal supplying an URL (Uniform Resource Locator) specifying the corresponding web page, said transfer notification data includes URL that specifies said web page, and said processor prohibits said second user to use the second point data associated with said identification data regardless of whether or not said validation data is supplied to said processor until the data representing said web page is output [Abstract; paragraphs 02, 04, 12, 16, 27-33, 55; claim 1]. Postrel *does not explicitly disclose* and said processor sends to said e-mail address, an e-mail with transfer notification data showing that said second user receives the transfer of points. However, this step is well-known where settlement is notified to the transferor and transferee using statement and current banks are using email notifications. Further O'Leary discloses email notification. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Postrel and include transmits e-mail including transfer notification data representing that said second user receives the transfer of points with respect to the e-mail address shown by said transferee specification data to notify transferor and transferee using paperless technology via internet.

Response to Arguments

7. Applicant's arguments filed 11/19/07 have been fully considered but they are not persuasive. The arguments are responded in response to claims.

Conclusion

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Primary Examiner
Art Unit 3692

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